

EXHIBIT A

Saxon

P.O. BOX 161489
FORT WORTH, TX 76161-1489

October 30, 2009



0-660-45886-0037094-008-1-000-000-000-000

PHIMPHA THEPVONGSA
10722 18TH AVE SW
SEATTLE WA 98146-2028

Subject: Upcoming Change to Loan Servicing

Loan Number: 2000272321

Property Address: 10722 18TH AVENUE SOUTHWEST
SEATTLE WA 98146-0000

Effective on November 16, 2009, the servicing of your mortgage loan will be transferred from Saxon to OCWEN LOAN SERVICING, LLC. The transfer of the servicing (i.e., our right to receive your loan payments) does not affect any of the terms or conditions of your mortgage other than terms directly related to the servicing of the loan. The most important element that will change is how you will submit payment for this loan.

Your new servicer will be OCWEN LOAN SERVICING, LLC and they are required to contact you by December 1, 2009. In the meantime, the following are some important dates to keep in mind:

Date of servicing transfer: November 16, 2009

Date Saxon will stop accepting payments: November 15, 2009

Date OCWEN LOAN SERVICING, LLC will start accepting payments: November 16, 2009
(send all payments due on or after this date to OCWEN LOAN SERVICING, LLC)

We have included a set of Frequently Asked Questions (FAQs) that should answer some of the questions that come up when the servicing of a loan is transferred. If you have additional questions before November 16, 2009, please call our Customer Service Department toll-free at 800-594-8422 between 7:00 a.m. to 10:00 p.m. (CT) Monday to Friday and 8:00 a.m. - 2:00 p.m. (CT) Saturday.

Saxon Mortgage Services, Inc

Saxon Mortgage Services, Inc. is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. If your loan is currently in bankruptcy, this notice is being sent for informational purposes only. This notice is not intended as an attempt to collect, assess, or claim against or demand payment from any person who is protected by the U.S. Bankruptcy Code. If you have recently been discharged of your personal liability on this debt due to your Chapter 7 bankruptcy, Saxon is not seeking to collect, recover or offset the debt as a personal liability. We intend only to enforce and collect the debt against the collateral as permitted by applicable state law. This communication is only for the purpose of protecting our right to enforcement of the lien on the collateral.

Visit us on the web at www.saxonline.com.

Frequently Asked Questions (FAQs) About Loan Transfers

How can I contact my new servicer, OCWEN LOAN SERVICING, LLC?

You can contact OCWEN LOAN SERVICING, LLC using the following information:

Payments:

OCWEN LOAN SERVICING, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

Servicing Transfer and Other Client Inquiries:

OCWEN LOAN SERVICING, LLC
Attention: Customer Service
P.O. Box 785057
Orlando, FL 32878-5057
Toll-Free Number: 800-746-2936

OCWEN LOAN SERVICING, LLC Customer Service Department is available to answer questions between the hours of 9:00 a.m. - 9:00 p.m. (ET) Monday - Thursday, 9:00 a.m. - 6:30 p.m. (ET) Friday.

What do I do if I make a payment through a third party?

If you are currently making payments through a third party (e.g., a government allotment or bill payment service), please notify the third party of your new loan number or payment change before November 16, 2009.

If I have my monthly mortgage payment automatically debited from my bank account, will the payment still be made?

If you have previously arranged with Saxon to have your monthly mortgage payments debited from your bank account, this service will not continue. During the 60-day period following the transfer date, if Saxon receives a loan payment before the payment's due date, the new servicer is not permitted to treat that payment as being late and is not permitted to assess a late fee.

What do I need to do if I have mortgage-related insurance policies?

The fire and homeowners insurance policies carried on your property will be transferred to your new servicer and remain in full force. To ensure that your insurance renewal is paid in a timely manner, please verify that your insurance agent has updated the mortgagee clause to read: **OCWEN LOAN SERVICING, LLC, its Successors and/or Assigns, P. O. Box 6723 Springfield, OH 45501-6723.**

Life and disability insurance coverage is not transferable. If you wish to continue this coverage, please contact your new servicer and your insurance provider.

Consumer Protections

As applicable, Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to:

OCWEN LOAN SERVICING, LLC, Attention: Customer Service P.O. Box 785057 Orlando, FL 32878-5057.

Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with written clarification regarding any dispute. During this 60 business-day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A "business day" is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.



November 19, 2009

Phimpha Thepvongsa

10722 18Th Ave Sw
Seattle, WA 98146

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

OCWEN LOAN #: 70932199
PROPERTY ADDRESS: 10722 18Th Avenue Southwest
Seattle, WA 98146

Dear Borrower(s):

Ocwen Loan Servicing, LLC ("Ocwen") would like to welcome you as a new customer. In accordance with Section 6 of the Real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. Section 2605), we are informing you that effective November 16, 2009, the servicing of your mortgage loan, that is the right to collect payments from you, will be assigned, sold and/or transferred from Saxon Mortgage Services Inc to Ocwen. Except in limited circumstances, the law requires that your new Servicer must send you notice no later than 15 days after this effective date. The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Your present Servicer is Saxon Mortgage Services Inc. If you have questions relating to the transfer of servicing from your present Servicer, please call Saxon Mortgage Services Inc Customer Service Department, Monday through Friday, between 7:00:00 AM am and 10:00:00 AM pm CT at 800-594-8422. This is a toll-free telephone number.

Your new Servicer will be Ocwen. The business address for your new Servicer is set forth in the paragraph below. The toll-free telephone number for your new Servicer is (800)746-2936. If you have any questions, please contact Ocwen's Customer Relations Department, Monday through Thursday, between 9:00 am to 9:00 pm ET, and Friday between 9:00 am to 6:30 pm ET. Information concerning Ocwen and your mortgage loan may also be found online at www.ocwen.com.

Effective November 16, 2009 please direct your monthly mortgage payments to your new Servicer, Ocwen. Saxon Mortgage Services Inc will stop accepting payments from you on November 15, 2009. Please send all payments due on or after that date to Ocwen at the payment address indicated below. If you use a Bill Pay Service, you will also need to inform them of this new payment address.

PAYMENTS

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

CORRESPONDENCE

Ocwen Loan servicing, LLC
Attn: Customer Service Department
P.O. Box 785057
Orlando, FL 32878-5057

Please note that payments sent to any other location will cause a delay in posting. Payments and correspondence sent to Ocwen should include your new Ocwen Loan Number, as shown above. For your convenience, we have included a temporary payment coupon on the other side of this letter.

Additionally, it is important to contact your insurance agency to ensure that (i) Ocwen receives proof of hazard insurance (with flood and/or windstorm coverage, as applicable) on your property and (ii) Ocwen is named as the beneficiary in the Mortgagee Clause of your policy. If your mortgage payment includes escrow for taxes or insurance, please take the necessary steps to have all future bills forwarded to:

INSURANCE

Ocwen Loan Servicing, LLC
ISAOA
P. O. Box 6723
Springfield, OH 45501-6723

PROPERTY TAXES

Ocwen Loan Servicing, LLC
Attn: Tax Department
P.O. Box 961260
Ft. Worth, TX 76161-0260
Phone: (888)656-3672

You may also forward evidence of insurance or insurance bills via fax or e-mail to Ocwen:

Toll Free Fax: (888)882-1816

E-mail: updateinsuranceinfo@ocwen.com

Should you have questions about your insurance, please feel free to call our Insurance Center toll-free at (866)825-9265.

Ocwen Loan Servicing, LLC is a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

www.ocwen.com

The transfer of servicing rights may affect the terms of, or the continued availability of mortgage life, disability insurance, or any other type of optional insurance. Not everyone has this type of insurance, but if you do, please be advised that it may not transfer to Ocwen Loan Servicing, LLC. However, to verify if Ocwen is able to offer any of these services, please call our Customer Relations Department at (800)746-2936, during the business hours indicated above or contact an independent insurance agent for alternative coverage options.

Mortgage escrow accounts ensure that homeowners' property taxes, fire and hazard insurance premiums; mortgage insurance premiums and other escrow items are paid in a timely fashion. They are a guarantee that there is always enough money to pay these bills when they are due so that the homeowner avoids the risk of lapsed insurance coverage or delinquent taxes. If you would like to establish an escrow account with Ocwen, please call our office at (800)746-2936.

You should also be aware of the following information which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. Section 2605). During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the new loan Servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA also gives you certain consumer rights. If you send a "qualified written request" to Ocwen concerning the servicing of your loan, Ocwen must provide you with a written acknowledgement within 20 business days of receipt of your request. A "qualified written request" is defined as a written correspondence, other than notice on a payment coupon or other payment medium supplied by the Servicer, which includes your name and account number and your reasons for the request. A "business day" is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions. Not later than 60 business days after receiving your request, Ocwen must make the appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-business-day period, Ocwen may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent Ocwen from initiating foreclosure if proper grounds exist under the mortgage documents. In addition, except as otherwise provided herein, we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Section 6 of RESPA also provides for damages and costs for individuals in circumstances where servicers are shown to have violated this section. You should seek legal advice if you believe your rights have been violated.

Upon receipt of this letter, please call our office at (800)746-2936 between Monday through Thursday, between 9:00 am to 9:00 pm ET, or Friday between 9:00 am to 6:30 pm ET, or visit our website at www.ocwen.com, which is available 24 hours a day, so that we may verify the information we received. We look forward to servicing your loan.

Sincerely,

Ocwen Loan Servicing, LLC

Please Detach below and include with your monthly payment.

Ocwen Loan Servicing, LLC

Payment Coupon

Phimpha Thepvongsa

Account Number: 70932199

Note: If your loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal

SEND PAYMENTS TO:

AMOUNT DUE \$ _____
TOTAL ENCLOSED \$ _____

**Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440**

When you provide a check as payment, you authorize us either to use information from your check to make a onetime electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.